REPLACEMENT Amendment B

What is claimed is:

1. A financial processing system comprising:

a) automatic means for receiving a customer account data originating from a remote customer computer, and amount data from a remote merchant computer via a computer network;

b) automatic means for communicating said customer account data and said amount data to a remote bank computer via a telephone network;

c) automatic means for receiving an authorization indicia from said bank computer via the phone network; and,

d) automatic means for communicating via said computer network a representation of said authorization indicia to said merchant computer.

2. The financial processing system according to claim 1,

a) further including automatic means for communicating a unique password to said customer computer.

3. The financial processing system according to claim 2, further including automatic means for communicating via said computer network, said password and said representation of said transaction indicia to said remote customer computer.

1   4.   The financial processing system according to claim 2,

2   wherein said automatic means for receiving a customer account

3   data includes means for establishing a data link with said remote

4   customer computer.

1   5.   The financial processing system according to claim 2,

2   wherein said automatic means for receiving a customer account

3   data includes means for establishing a data link with said remote

4   merchant computer.

1   7. A financial transaction system comprising:

2   a) a merchant computer containing promotional data, said

3 merchant computer having automatic means for communicating said

4 promotional data via a computer network to a remote computer;

5 and,

6   b) a financial processing computer, remote from said

7 merchant computer, said financial processing computer having

8 automatic means for:

9   1) receiving customer account data and amount data

10   via said computer network,

11   2) obtaining an authorization indicia via a telephone

12   network, and,

13   3) via said computer network, communicating a

14   representation of said authorization indicia to a

15   said merchant computer; and,

16   wherein said merchant computer includes automatic means for

17 storing said representation of said authorization indicia within

18 a memory of said merchant computer.

1   8. The financial transaction system according to claim 7,

2 wherein said merchant computer further includes automatic means

3 for generating a shipping order in response to said

4 representation of said authorization indicia.

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1   9.   The financial transaction system according to claim 7,

2   a) wherein said financial/processing computer further

3   includes automatic means for communicating a password to said

4   customer computer; and,

5   b) wherein said merchant computer further includes:

6   1) memory means containing secured data, and,

7   2) automatic means for transmitting the secured data to

said customer computer in response to the password.

1   10. The financial transaction system according to claim 7,

2   wherein said password and said transaction indicia are

3   communicated to said customer computer via said merchant

4   computer.